

**MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE SERVICES**



**P.O. Box 30220**  
**Lansing, Michigan 48909-7720**

**ACTIVITY REPORT**

The following report is a compilation of all depository and Business and Industrial Development Companies corporate structure activities processed by the Office of Financial and Insurance Services. This report includes applications processed for state-chartered banks pursuant to MCL 487.11101 *et seq.*, state-chartered savings banks pursuant to MCL 487.3101 *et seq.*, state-chartered credit unions pursuant to MCL 490.1 *et seq.*, and Business and Industrial Development Companies pursuant to MCL 487.1101 *et seq.*

**FOR THE MONTH ENDING FEBRUARY 28, 2005**



**Michigan Department of Labor & Economic Growth**

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**OFFICE OF FINANCIAL AND INSURANCE SERVICES**  
**FEBRUARY, 2005**  
**BANK ACTIVITY**

<b><u>Date Accepted</u></b>	<b><u>Control No.</u></b>	<b><u>Name of Institution and Transaction Details</u></b>	<b><u>State Action</u></b>	<b><u>Federal Action</u></b>	<b><u>Comments</u></b>
<b>NEW BANKS</b>					
10/18/2004	BT-0612-05-01	Bank of Michigan, Farmington Hills, Oakland County.	12/07/2004 APPROVED	FDIC APPROVED	#1043. Opened 01/10/2005.
11/30/2004	BT-0612-05-02	N Star Community Bank, Bingham Farms, Oakland County.			
02/15/2005	BT-0612-05-03	Bank of Auburn Hills, Auburn Hills, Oakland County.			
<b>SECTION 3706 NEW BANKS</b>					
10/29/2004	BT-0614-05-01	CS Bank, Chelsea, Washtenaw County.	11/03/04 APPROVED		Articles of Incorporation filed 11/15/04.
<b>CONSOLIDATIONS (SECTION 3701)</b>					
07/30/04	BT-0615-04-04	Consolidation of F & M Bank-Wisconsin, Kaukauna, Wisconsin with and into Citizens Bank, Flint, Michigan	12/28/2004 APPROVED		
10/06/04	BT-0615-05-01	Consolidation of First National Bank of Florida, Florida, with and into Fifth Third Bank, Grand Rapids, Michigan	12/21/2004 APPROVED		Effective 01/01/2005.
12/13/04	BT-0615-05-03	Consolidation of First National Wealth Management Company, Naples, Florida, with and into Fifth Third Bank, Grand Rapids, Michigan	02/04/05 APPROVED		Effective 02/28/2005.
<b>CONSOLIDATIONS (SECTION 3706)</b>					
12/06/04	BT-0615-05-02	Consolidation of CS Bank, Chelsea, with and into Chelsea State Bank, Chelsea, Michigan			

<u>Date Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>State Action</u>	<u>Federal Action</u>	<u>Comments</u>
<b>PRINCIPAL OFFICE RELOCATIONS</b>					
04/09/2003	BT-0616-03-02	Mercantile Bank of West Michigan, Grand Rapids, from 216 North Division Avenue, Grand Rapids, to 1155 Front Street, NW, Grand Rapids, Kent County.	05/05/2003 ALLOWED	FDIC APPROVED	Extended to 05/05/2005.

**CONVERSIONS**

**FULL TRUST POWERS**

**MERGERS/CONSOLIDATIONS/CONVERSIONS/TERMINATIONS**

<u>Charter No.</u>	<u>Name of Institution and Location</u>	<u>Date</u>
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**SAVINGS BANK ACTIVITY**

<u>Date Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>State Action</u>	<u>Federal Action</u>	<u>Comments</u>
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NEW BANKS:		NO ACTIVITY			
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CONVERSIONS:		NO ACTIVITY			
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CONSOLIDATIONS:		NO ACTIVITY			
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#### OTHER ACTIVITY

<u>Date Accepted</u>	<u>Control No.</u>	<u>Name of Institution and Transaction Details</u>	<u>State Action</u>	<u>Federal Action</u>	<u>Comments</u>
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BIDCO:		NO ACTIVITY			
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FOREIGN BRANCHES:		NO ACTIVITY			
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#### CREDIT UNION ACTIVITY

<b><u>Date Accepted</u></b>	<b><u>Name of Institution and Transaction Details</u></b>	<b><u>State Action</u></b>	<b><u>Comments</u></b>
<b>NEW CREDIT UNIONS:</b>	NO ACTIVITY		
<b>CONVERSIONS:</b>	NO ACTIVITY		
<b>MERGERS:</b>			
11/04/2004	Oceana School Employees Credit Union with and into Family Financial Credit Union.		Certificate of Merger issued 01/11/2005, effective 12/01/2004.
11/12/2004	Health Services Credit Union with and into Credit Union One.		Commissioner's Order issued 12/08/2004.
11/19/2004	Midland Area Credit Union with and into Communications Credit Union.		Commissioner's Order issued 12/27/2004.
01/13/2005	North Oakland Community Credit Union with and into Credit Union One.		Commissioner's Order issued 02/16/2005.
01/31/2005	Northwestern Area Credit Union with and into West Michigan Credit Union.		Commissioner's Order issued 02/28/2005.
02/16/2005	Suburban Family Credit Union with and into Credit Union One.		

## STATISTICAL RECAPITULATION SHEET

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